THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) The last meeting of the Regional Consultative Committee of the nationalised banks for the Eastern Region was held on 4th November, 1985 at Calcutta. Date for the next meeting has not so far been fixed.

(b) to (d) The agenda for the next meeting will be finalised only after the date for the meeting is fixed.

Reinvestment of funds by nationalised banks

104. SHRIMATI ILA BHATTACHARYA: Will the Minister of FINANCE be pleased to state:

(a) what is the ratio of reinvestment of funds by nationalised banks in the area where such funds originate, with region-wise details for the last six years; and

(b) what is the ratio of funds investment by nationalised banks in the area from where no funds originate, region-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) The question presumably relates to Credit Deposit Ration of banks in the various Regions. Region-wise Credit: Deposit Ratio as at the end of December 1979 to December 1984 of Public Sector Banks is set out below:—

(Credit : Deposit Ratio (%)

Region	1979	1980	1981	1982	1983	1984
Northern Region . .	88·7	71·9	73·5	72·2	64·8	62·2
North-Eastern Region .	35·6	44·5	39·4	39·4	39·8	45·0
Eastern Region . .	56·0	54·5	52·9	55·3	53·6	52.5
Central Region .	46·2	45·8	49·8	49·3	47·4	48·4
Western Region . .	67·5	70·6	72·0	74·4	78·2	81·5
Southern Region . .	81·3	81·1	81·6	78·3	77·9	83·1

NOTE : For December 1979 data relates to S.B.I. Group and 14 Nationalised Banks and for subsequent years this is for S.B.I. Group and 20 Nationalised Banks.

(b) Nationalised Banks have raised deposits in each of the six regions. Thus there is no region wherefrom deposits raised may be treated as nil.

Decisions of the Regional Consultative Committee for Nationalised Banks for Eastern Region

105. DR. R. K. PODDAR: Will the Minister of FINANCE be pleased to state:

(a) what decisions were taken at the last meeting of the Regional Consultative Committee of the nationalised banks for the Eastern Region;

(b) how many of those decisions required follow-up action;

(c) whether follow-up action was initiated; if so, what are the details of the result achieved so far; and

(d) what is the improvement that resulted out of the decisions of the last meeting?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) The following decisions were taken at the Regional Consultative Committee meeting for nationalised banks of Eastern Region held at Calcutta on 4th November, 1985:—

(1) The banks should take all necessary steps to step up advances in the Eastern Region.

(2) The Union Minister of State for Finance will monitor the progress of Branch Expansion in the Eastern Region.

(3) The banks should formulate an active programme to step up Credit: Deposit Ratio.

(4) The State Governments should extend their full cooperation in the matter pertaining to law and order for proper development of banking and to provide necessary security in the banks.

(b) to (d) The decisions taken at the meeting are under active follow-up of the concerned agencies but it is too early to expect any discernable results.

Meeting of the Consultative Committee of nationalised banks for Eastern Region

106. SHRI NEPAL DEV BHATTACHARYA: Will the Minister of FINANCE be pleased to state:

(a) when the last meeting of the Consultative Committee of the nationalised banks for the Eastern Region took place;

(b) what were the details of credit development and deposit mobilisation, both in money and percentage terms of the scheduled banks of the Region at that time;

(c) what was the performance of the rural banks and special schemes relating to the Integrated Rural Development Programme for educated unemployed of the Region at that time both in money and percentage terms; and

(d) by when the next meeting of the Regional Consultative Committee of the Eastern Region is likely to be held?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) The last meeting of the Consultative Committee of nationalised banks was held at Calcutta on 4th November, 1985.

(b) Available data relates to end December, 1984 and is as under for the Eastern Region:—

	(Rs. in crores)
(1) Deposits . . .	11,175
(2) Advances . .	6,419
(3) C : D Ra . .	54·5 percent

(c) Under the Scheme of self-employment of the educated unemployed youth for the region, the banks had sanctioned 45,520 applications against the target of 45,750. The amount sanctioned for the year 1984-85 was Rs. 88.97 crores.

Under the Integrated Rural Development Programme (IRDP), the various financing institutions operating in the Region had assisted 10,90,895 families with a term credit of Rs. 174.90 crores during the year 1984-85.

(d) No date has yet been fixed for the next meeting for the Regional Consultative Committee for Eastern Region nor has any agenda been finalised for the same.

Loan Melas in West Bengal

107. SHRI NEPALDEV BHATTACHARJEE: Will the Minister of FINANCE be pleased to state:

(a) whether Government have received any communication from the Chief Minister of West Bengal regarding loan melas scheduled to be held or organised earlier in that State; and